



Notice to The Home Loan Applicant

In connection with your application for a home loan, a lender must disclose to you the score that a credit bureau distributed to users and we used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change overtime, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change. Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

The credit bureau plays no part in the decision to take any action on your loan application request and is unable to provide you with specific reasons for the decision on a loan application.

SURETY

FINANCIAL SERVICES

If you have questions about your credit score or the credit information that is furnished to you, contact the following credit bureaus at:

* Experian PO Box 2002 Allen, TX 75013-0036

(888) 397-3742 <http://www.experian.com/>

* Equifax PO Box 105873 Atlanta, GA 30348

(800) 685-1111 <http://www.equifax.com/>

* Trans Union PO Box 1000 Chester, PA 19022

(800) 888-4213 <http://www.transunion.com/>

Your scores are either attached to this document or they are listed below:

Borrower: Experian____ Equifax____ TransUnion____

Co-Borrower: Experian____ Equifax____ TransUnion____

You may find attached or included in this document the key factors affecting your scores. Here is the range of credit scores possible for each of these companies, with the highest number being the most positive:

* Experian: 365-840

* Equifax: 350-950

* TransUnion: 395-857

If you have questions concerning the terms of the loan, contact Surety Financial Services at (818) 386-6666

Your acknowledgement below signifies that this written notice was provided to you.

Borrower **Date**

Co-Borrower **Date**